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**REPORT ON THE ACTUARIAL VALUATION
OF THE
CONNECTICUT
POLICEMEN AND FIREMEN
SURVIVORS' BENEFIT FUND**

PREPARED AS OF JUNE 30, 2010

December 2, 2010

State Employees Retirement Commission
Office of the State Comptroller
55 Elm Street
Hartford, CT 06106

Members of the Commission:

Presented in this report are the results of the June 30, 2010 biennial actuarial valuation of the Policemen and Firemen Survivors' Benefit Fund. The purpose of the valuation was to measure the Fund's funding progress and to determine the contribution rate for the year beginning July 1, 2010.

The valuation was based upon data, furnished by the Retirement Division of the Office of the State Comptroller and the participating municipalities, concerning active and retired members and annuitants, along with pertinent financial information. The complete cooperation of the staff in furnishing materials requested is hereby acknowledged with appreciation.

Your attention is directed particularly to the comments on page 4 and the results of the valuation commencing on page 7. The Table of Contents, which immediately follows, outlines the material contained in this report.

To the best of our knowledge, this report is complete and accurate. The valuation was performed by, and under the supervision of, independent actuaries who have experience in performing valuations for public retirement systems. We are both Members of the American Academy of Actuaries and meet the Academy's Qualification Standards to issue this Statement of Actuarial Opinion.

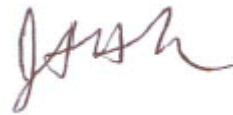
The valuation was prepared in accordance with the principles of practice prescribed by the Actuarial Standards Board.

The actuarial calculations were performed by qualified actuaries according to generally accepted actuarial procedures and methods. The calculations are based on the current provisions of the Fund, and on actuarial assumptions that are, in the aggregate, internally consistent and reasonably based on the actual experience of the Fund.

Respectfully submitted,



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REPORT ON THE ACTUARIAL VALUATION OF
THE CONNECTICUT POLICEMEN AND FIREMEN SURVIVORS' BENEFIT FUND
PREPARED AS OF JUNE 30, 2010

SECTION I - SUMMARY OF PRINCIPAL RESULTS

1. For convenience of reference, the principal results of the valuation and a comparison with the preceding year's results are summarized below:

Valuation Date	6/30/2010	6/30/2009**
Number of active members	603	588
Annual earnable compensation of active members during year	\$ 45,860,567	\$ 42,892,578
Number of retirees	425	395
Number of annuitants	102	99
Annuitants' annual benefits	\$ 908,233	\$ 811,429
Assets for valuation purposes	\$ 21,979,077	\$ 21,378,422
Employer normal contribution rate as percentage of payroll	0.79%	0.69%
Estimated contributions recommended for payment by participating municipalities for the years beginning July 1, 2010 and July 1, 2009 respectively*	\$ 71,363	\$ 55,425

* Estimated contributions are comprised of normal cost payments, if applicable, and administrative expenses of \$40 for each active member. The development of estimated contributions can be found on page 5 of the report.

** Data related items shown are as of the June 30, 2008 actuarial valuation. All other amounts reported were produced in the off-year roll forward measurement as of June 30, 2009.

2. Additional comments on the valuation results as of June 30, 2010 are given in Section IV and further discussion of the contribution levels is set out in Section V. There were no amendments made to the provisions of the Fund since the last valuation. The provisions of the Fund are summarized in Schedule C.
3. Schedule B of this report outlines the full set of actuarial assumptions and methods employed. Note that there were no changes in actuarial assumptions since the prior valuation.

SECTION II - MEMBERSHIP DATA

1. In order to obtain the aggregate liabilities and assets on account of members of the Fund as of June 30, 2010, data was needed with respect to each active member, retired member and annuitant of the Fund. The Retirement Division of the Office of the State Comptroller provided the required data for each municipality to the actuary. The data files were reviewed by the actuary for reasonability but were not otherwise audited.
2. From the data, tabulations were made showing, as of June 30, 2010, the number and annual earnable compensation of active members classified by age, the number of retired members classified by age, and the number and annual benefits of annuitants on the roll as of June 30, 2010 classified by age. These tabulations are presented in Schedule D.

SECTION III - DEVELOPMENT OF ACTUARIAL VALUE OF ASSETS

Valuation Date June 30:	2006	2007	2008	2009	2010
A. Actuarial Value Beginning of Year	\$ 21,456,097	\$ 22,260,223	\$ 23,312,682	\$ 24,009,192	\$ 21,378,422
B. Market Value Beginning of Year	19,036,584	19,648,497	21,578,020	20,601,276	17,815,352
C. Cash Flow					
C1. Contributions	405,186	406,240	413,433	420,753	453,295
C2. Benefit Payments	(756,947)	(795,683)	(828,866)	(863,433)	(908,048)
C3. Net	(351,761)	(389,443)	(415,433)	(442,679)	(454,753)
D. Investment Income					
D1. Market Return	963,674	2,318,966	(561,311)	(2,343,245)	2,071,772
D2. Expected Actuarial Return	1,808,818	1,875,568	1,963,922	2,021,967	1,692,084
E. Expected Actuarial Value End of Year	22,913,154	23,746,348	24,861,171	25,588,480	22,615,753
F. Market Value End of Year	19,648,497	21,578,020	20,601,276	17,815,352	19,432,371
G. Phased-In Recognition of Investment Income					
G1. Difference between Market and Expected Actuarial Value	(3,264,657)	(2,168,328)	(4,259,895)	(7,773,128)	(3,183,382)
G2. 20% of Difference (0.2 * G1)	(652,931)	(433,666)	(851,979)	(1,554,626)	(636,676)
G3. Preliminary Actuarial Value End of Year	22,260,223	23,312,682	24,009,192	24,033,854	21,979,077
G4. Minimum = 80% of Market Value (0.8 * F)	15,718,798	17,262,416	16,481,021	14,252,282	15,545,897
G5. Maximum = 120% of Market Value (1.2 * F)	<u>23,578,196</u>	<u>25,893,624</u>	<u>24,721,531</u>	<u>21,378,422</u>	<u>23,318,845</u>
G6. Actuarial Value End of Year (G3, subject to G4 & G5)	\$ 22,260,223	\$ 23,312,682	\$ 24,009,192	\$ 21,378,422	\$ 21,979,077
H. Difference Between Market and Actuarial Values	\$ (2,611,726)	\$ (1,734,662)	\$ (3,407,916)	\$ (3,563,070)	\$ (2,546,706)
I. Recognized Rate of Return	5.43%	6.53%	4.81%	-9.20%	4.99%
J. Market Value Rate of Return	5.11%	11.92%	-2.63%	-11.50%	11.78%

The Actuarial Value of Assets recognizes expected investment income (line D2) along with 20% of its difference (gain/loss) with the market return (line D1) in the valuation year, in addition to 20% of any prior years' unrecognized gains/losses. During periods when investment performance exceeds the assumed rate, Actuarial Value of Assets will tend to be less than market value. During periods when investment performance is less than the assumed rate, Actuarial Value of Assets will tend to be greater than market value.

SECTION IV - COMMENTS ON THE VALUATION

The actuarial funding method was changed to the Entry Age Normal Frozen Initial Liability method during the June 30, 2005 valuation, due to a new entity joining the Fund. Under this approved funding method, an unfunded accrued liability (UAL) is computed for each new town that joins the system. This UAL is “frozen” upon entry and amortized over a closed 30-year period using level dollar amortization. Subsequent valuations of the Fund are then based on all members.

The UAL for each new entity since July 1, 2004, as well as the frozen surplus credit for all “original” entities as of July 1, 2004 will be rolled forward each year until they are fully amortized. Due to significant changes in demographic data reported for the June 30, 2007 valuation, a one-time adjustment was made in that year’s valuation to the asset surplus of the “original” entities and to the unfunded accrued liability of the New Britain Police. A single normal contribution rate for all participating municipalities is then calculated by spreading the difference between the total liability for the entire Fund membership and the sum of the remaining balance in the frozen items and the current actuarial value of assets over the present value of future salaries for the entire membership. Participating municipalities will contribute the calculated normal rate plus any existing UAL payment/credit, as well as estimated expenses of \$40 per active member. Normal cost payments for the “original” municipalities may be offset by any remaining surplus credit.

Schedule A of this report contains the results of the valuation of the Fund as of June 30, 2010, as well as the funding requirements for the next fiscal year. As can be seen, it is recommended that all participating municipalities continue to contribute the administrative expenses (\$40 per active member) and that New Britain also contribute \$47,243 toward the required normal cost, for a total contribution of \$71,363 to the Fund for the year ending June 30, 2010.

SECTION V - CONTRIBUTIONS PAYABLE TO THE FUND

On the basis of the data supplied by the Retirement Division and the participating municipalities, the contributions recommended for payment by the participating employers for the year beginning July 1, 2010 are shown in the following table.

Contributions by Participating Municipalities Payable for the Year Beginning July 1, 2010

Municipality	Active Members	Estimated Contributions
New London Police	87	\$ 3,480
New London Fire	69	2,760
Seymour Police	41	1,640
Manchester Fire	81	3,240
Milford Police	104	4,160
Milford Fire	111	4,440
Derby Police	31	1,240
Middlefield Police	2	80
New Britain Police*	77	50,323
Total	603	\$71,363

*Equals \$47,243 for normal cost contribution plus \$3,080 for administrative expenses.

The foregoing contributions do not include required member contributions equal to 1.00% of payroll. Participating municipalities are expected to remit these contributions no less frequently than monthly, as required by law.

SECTION VI - ACCOUNTING INFORMATION

Statement No. 12 of the Governmental Accounting Standards Board requires certain disclosures regarding post employment benefits other than pension benefits by State and local governmental employers. The benefits payable from the Fund are covered by Statement No. 12. The information provided in this Section is intended to assist participating municipalities in meeting the requirements of that Statement.

Survivor benefits are financed on an actuarial reserve basis using the Entry Age Normal Frozen Initial Liability cost method. The total present value of all benefits to be paid in the future as a result of covered deaths is estimated using the assumptions outlined in Schedule B and the benefit provisions outlined in Schedule C. The resulting contribution requirement consists of a normal cost and a payment or credit towards the unfunded accrued liabilities.

The number of active members as of June 30, 2010 was 603. The actuarial accrued liabilities of the Fund for the plan year ending June 30, 2010 exceeded the assets of the Fund.

SCHEDULE A

RESULTS OF THE VALUATION AS OF JUNE 30, 2010

CALCULATION OF ANNUAL NORMAL COST

(1)	Actuarial Liabilities	
	Present value of prospective benefits payable with respect to:	
	(a) Present annuitants	\$ 7,356,124
	(b) Present retired members	9,004,321
	(c) Present active members	10,314,905
	(d) Non-vested inactive members	<u>308,506</u>
	(e) Total actuarial liabilities	26,983,856
(2)	Actuarial Value of Assets	21,979,077
(3)	Present Value of Future Contributions by Members	3,278,815
(4)	Asset Surplus for all towns excluding New Britain	(804,201)
(5)	Unfunded Accrued Liability for New Britain	(55,935)
(6)	Present Value of Future Employer Normal Costs (1e)-(2)-(3)-(4)-(5)	2,586,100
(7)	Present Value of Future Salary	327,881,518
(8)	Employer Normal Contribution Rate (6) / (7), not less than zero	0.79%

RESULTS OF THE VALUATION AS OF JUNE 30, 2010 (cont'd)

CONTRIBUTION REQUIREMENTS

	New Britain Police Department	All other municipalities
1. Employer Normal Contribution Rate	0.79%	0.79%
2. Payroll	\$6,594,309	\$39,266,258
3. Estimated Normal Cost	52,095	310,203
4. UAL Credit	(4,852)	0
5. Surplus Credit	<u>0</u>	<u>(310,203)</u>
6. Estimated Employer Contribution: (3)+(4)+(5)	\$47,243	0
7. Expenses (\$40 for each active member)	3,080	21,040
8. Estimated Total Contribution	<u>\$50,323</u>	<u>\$21,040</u>

SCHEDULE B

OUTLINE OF ACTUARIAL ASSUMPTIONS AND METHODS

VALUATION INTEREST RATE: 8% per annum, compounded annually.

SEPARATIONS FROM ACTIVE SERVICE: Representative values of the assumed annual rates of withdrawal, death and retirement are as follows:

<u>Age</u>	<u>Withdrawal</u>	<u>Death</u>	<u>Disability</u>	<u>Retirement</u>
25	7.0%	.008%	.142%	
30	5.0	.011	.149	
35	4.0	.015	.220	
40	2.0	.023	.318	
45	1.0	.032	.488	25%
50		.050	1.105	20
55		.077	3.029	12
60		.122	6.884	20
65				100

SALARY INCREASES: Representative values of the assumed annual rates of salary increases are as follows:

<u>Age</u>	<u>Rate</u>	<u>Age</u>	<u>Rate</u>
25	11.25%	45	4.75%
30	7.25	50	4.50
35	6.25	55	4.50
40	5.25	60	4.50

DEATH AFTER RETIREMENT: For men, according to the RP-2000 Combined Healthy Male Table set forward one year. For females, according to the RP-2000 Combined Healthy Female Table set back one year. No mortality is assumed for children in receipt of a benefit.

MARITAL STATUS: 90% of active members are assumed to have an eligible spouse, and husbands are assumed to be two years older than wives.

LOADING OR CONTINGENCY RESERVE: Expenses are included in the required contribution.

VALUATION METHOD: Entry Age Normal Frozen Initial Liability Cost Method.

ASSET VALUATION METHOD: Market value related basis that recognizes i) 20% of any difference between actual and expected investment income (gain/loss) in the valuation year and ii) 20% of any previous years' unrecognized investment gains/losses. Such smoothed actuarial asset value shall not be less than 80% or greater than 120% of the market value of assets.

SCHEDULE C

SUMMARY OF MAIN FUND PROVISIONS AS INTERPRETED FOR VALUATION PURPOSES

The Connecticut Policemen and Firemen Survivors' Benefit Fund became effective on July 1, 1966. The following summary describes the main membership, benefits and contribution provisions of the Fund as interpreted for the valuation.

MEMBERSHIP IN THE FUND

Any municipality may elect or vote to include any of its policemen and/or firemen as of the next following July 1st. Only full time employees are eligible for membership.

BENEFITS OF THE FUND

Survivor benefits are provided upon the death of an active or retired member of the Fund. Benefits are based on the annual rate of full time pay on the date of death. For retired members, the rate of pay immediately prior to retirement is used.

The annual benefit payable from the date of death is equal to one of the following:

- 1) To a surviving spouse, an amount equal to 30% of pay.
- 2) To a surviving spouse with one dependent child under the age of 18, an amount equal to 45% of pay.
- 3) To a surviving spouse with two or more dependent children under the age of 18, an amount equal to 60% of pay.
- 4) To one dependent child under the age of 18 in the case where there is no benefit payable to a surviving spouse, an amount equal to 30% of pay.
- 5) To two or more dependent children under the age of 18 in the case where there is no benefit payable to a surviving spouse, an amount equal to 45% of pay.
- 6) To a dependent parent in the case where there is no benefit payable to a surviving spouse or dependent child, an amount equal to 30% of pay.

Benefits to surviving spouses cease upon death or remarriage. Benefits to dependent children cease at age 18. Benefits to dependent parents cease upon death.

If there are no survivors eligible for a benefit on the date of the member's death, accumulated member contributions without interest are paid to a designated beneficiary or the member's estate.

CONTRIBUTIONS TO THE FUND

Active members contribute at the rate of 1.00% of salary. Participating municipalities contribute an amount as determined by actuarial valuation that is necessary to adequately fund all benefits.

SCHEDULE D

TABLE 1

THE NUMBER AND ANNUAL EARNABLE COMPENSATION
OF ACTIVE MEMBERS DISTRIBUTED BY AGE GROUP
AS OF JUNE 30, 2010

<u>Age Group</u>	<u>NEW LONDON POLICE</u>		<u>NEW LONDON FIRE</u>		<u>SEYMOUR POLICE</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 25	6	\$ 323,816	5	\$ 204,076	0	\$ 0
25-29	20	1,322,912	5	204,686	3	257,599
30-34	8	541,659	1	52,430	2	193,970
35-39	6	384,946	9	481,979	8	662,754
40-44	22	1,664,917	11	575,800	13	1,020,443
45-49	12	987,375	17	912,958	3	286,280
50-54	10	800,129	8	422,163	1	89,459
55-59	3	255,331	6	344,330	6	507,696
60 +	0	0	7	419,861	5	407,366
TOTAL	87	\$ 6,281,085	69	\$ 3,618,283	41	\$ 3,425,567

<u>Age Group</u>	<u>MANCHESTER FIRE</u>		<u>MILFORD POLICE</u>		<u>MILFORD FIRE</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 25	1	\$ 66,499	4	\$ 245,321	5	\$ 344,652
25-29	4	\$ 270,456	11	\$ 698,705	4	\$ 283,566
30-34	12	\$ 876,543	9	\$ 619,601	14	\$ 1,051,607
35-39	10	\$ 804,608	20	\$ 1,447,501	14	\$ 1,010,445
40-44	23	\$ 2,046,370	23	\$ 1,648,546	34	\$ 2,519,248
45-49	16	\$ 1,374,190	20	\$ 1,665,996	20	\$ 1,602,912
50-54	10	\$ 905,028	12	\$ 1,000,942	14	\$ 1,111,392
55-59	3	\$ 275,320	5	\$ 437,393	6	\$ 602,394
60 +	2	\$ 214,062	0	\$ 0	0	\$ 0
TOTAL	81	\$ 6,833,076	104	\$ 7,764,005	111	\$ 8,526,216

TABLE 1
(Continued)

THE NUMBER AND ANNUAL EARNABLE COMPENSATION
OF ACTIVE MEMBERS DISTRIBUTED BY AGE GROUP
AS OF JUNE 30, 2010

<u>Age Group</u>	<u>DERBY POLICE</u>		<u>MIDDLEFIELD POLICE</u>		<u>NEW BRITAIN POLICE</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 25	4	\$ 288,451	0	\$ 0	10	\$ 690,960
25-29	6	478,040	0	0	16	1,340,025
30-34	0	0	0	0	24	2,309,782
35-39	5	458,153	0	0	14	1,182,664
40-44	5	415,255	2	142,268	11	933,282
45-49	3	280,360	0	0	0	0
50-54	4	338,330	0	0	2	137,596
55-59	4	417,169	0	0	0	0
60 +	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL	31	\$ 2,675,758	2	\$ 142,268	77	\$ 6,594,309

<u>Age Group</u>	<u>TOTAL</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 25	35	\$ 2,163,775
25-29	69	4,855,989
30-34	70	5,645,592
35-39	86	6,433,050
40-44	144	10,966,129
45-49	91	7,110,071
50-54	61	4,805,039
55-59	33	2,839,633
60 +	<u>14</u>	<u>1,041,289</u>
TOTAL	603	\$ 45,860,567

TABLE 2

THE NUMBER OF RETIREES
DISTRIBUTED BY AGE GROUP
AS OF JUNE 30, 2010

<u>Age Group</u>	<u>NEW LONDON POLICE</u>	<u>NEW LONDON FIRE</u>	<u>SEYMOUR POLICE</u>
25-29	0	1	0
30-34	2	0	0
35-39	2	0	0
40-44	3	0	0
45-49	5	1	0
50-54	7	2	1
55-59	6	3	5
60-64	13	6	1
65-69	9	11	2
70-74	7	6	5
75-79	4	4	1
80-84	8	4	2
85-89	0	4	2
90 +	<u>4</u>	<u>1</u>	<u>0</u>
TOTAL	70	43	19

<u>Age Group</u>	<u>MANCHESTER FIRE</u>	<u>MILFORD POLICE</u>	<u>MILFORD FIRE</u>
25-29	0	0	0
30-34	1	0	0
35-39	4	0	0
40-44	2	5	0
45-49	3	10	8
50-54	4	12	10
55-59	3	18	11
60-64	18	16	20
65-69	16	13	21
70-74	12	6	10
75-79	2	10	3
80-84	3	6	13
85-89	1	5	4
90 +	<u>0</u>	<u>2</u>	<u>2</u>
TOTAL	69	103	102

TABLE 2
(Continued)

THE NUMBER OF RETIREES
DISTRIBUTED BY AGE GROUP
AS OF JUNE 30, 2010

<u>Age Group</u>	<u>DERBY POLICE</u>	<u>MIDDLEFIELD POLICE</u>	<u>NEW BRITAIN POLICE</u>
25-29	0	0	0
30-34	0	0	0
35-39	1	0	0
40-44	0	0	1
45-49	2	0	0
50-54	0	0	0
55-59	1	0	0
60-64	4	0	0
65-69	4	0	0
70-74	4	0	0
75-79	0	0	0
80-84	0	0	0
85-89	2	0	0
90 +	<u>0</u>	<u>0</u>	<u>0</u>
TOTAL	18	0	1

<u>Age Group</u>	<u>TOTAL</u>
25-29	1
30-34	3
35-39	7
40-44	11
45-49	29
50-54	36
55-59	47
60-64	78
65-69	76
70-74	50
75-79	24
80-84	36
85-89	18
90 +	<u>2</u>
TOTAL	425

TABLE 3

THE NUMBER AND ANNUAL BENEFITS
OF ANNUITANTS DISTRIBUTED BY AGE GROUP
AS OF JUNE 30, 2010

<u>Age Group</u>	<u>NEW LONDON POLICE</u>		<u>NEW LONDON FIRE</u>		<u>SEYMOUR POLICE</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 20	0	\$ 0	0	\$ 0	0	\$ 0
20-24	0	0	0	0	0	0
25-29	0	0	0	0	0	0
30-34	0	0	0	0	0	0
35-39	0	0	0	0	0	0
40-44	0	0	0	0	0	0
45-49	0	0	0	0	0	0
50-54	0	0	0	0	0	0
55-59	2	38,959	2	24,076	1	9,415
60-64	0	0	0	0	1	25,386
65-69	1	7,024	1	7,533	0	0
70-74	0	0	3	25,651	0	0
75-79	4	37,628	3	23,901	0	0
80-84	3	23,993	0	0	0	0
85-89	3	21,671	1	4,843	3	21,740
90 +	1	4,345	0	0	0	0
TOTAL	14	\$ 133,620	10	\$ 86,004	5	\$ 56,541

<u>Age Group</u>	<u>MANCHESTER FIRE</u>		<u>MILFORD POLICE</u>		<u>MILFORD FIRE</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 20	0	\$ 0	0	\$ 0	0	\$ 0
20-24	0	0	0	0	0	0
25-29	0	0	0	0	0	0
30-34	0	0	0	0	0	0
35-39	0	0	0	0	0	0
40-44	0	0	0	0	0	0
45-49	0	0	2	44,719	0	0
50-54	0	0	0	0	1	11,102
55-59	1	15,299	1	15,146	0	0
60-64	0	0	4	20,290	1	9,402
65-69	1	13,648	4	33,510	5	42,518
70-74	3	37,138	1	4,686	7	50,906
75-79	3	48,044	4	26,989	4	29,481
80-84	0	0	5	29,995	6	34,239
85-89	1	6,256	7	36,889	1	5,204
90 +	1	6,068	1	3,753	1	3,587
TOTAL	10	\$ 126,453	29	\$ 215,977	26	\$ 186,439

TABLE 3
(Continued)

THE NUMBER AND ANNUAL BENEFITS
OF ANNUITANTS DISTRIBUTED BY AGE GROUP
AS OF JUNE 30, 2010

<u>Age Group</u>	<u>DERBY POLICE</u>		<u>MIDDLEFIELD POLICE</u>		<u>NEW BRITAIN POLICE</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 20	0	\$ 0	0	\$ 0	0	\$ 0
20-24	0	0	0	0	0	0
25-29	0	0	0	0	0	0
30-34	0	0	0	0	0	0
35-39	0	0	0	0	1	21,790
40-44	1	19,858	0	0	0	0
45-49	0	0	0	0	0	0
50-54	0	0	0	0	0	0
55-59	0	0	0	0	0	0
60-64	0	0	0	0	0	0
65-69	1	10,865	0	0	0	0
70-74	2	25,918	0	0	0	0
75-79	0	0	0	0	0	0
80-84	1	10,325	0	0	0	0
85-89	0	0	0	0	0	0
90 +	2	14,443	0	0	0	0
TOTAL	7	\$ 81,409	0	\$ 0	1	\$ 21,790

<u>Age Group</u>	<u>TOTAL</u>	
	<u>NUMBER</u>	<u>AMOUNT</u>
Less than 20	0	\$ 0
20-24	0	0
25-29	0	0
30-34	0	0
35-39	1	21,790
40-44	1	19,858
45-49	2	44,719
50-54	1	11,102
55-59	7	102,895
60-64	6	55,078
65-69	13	115,098
70-74	16	144,299
75-79	18	166,043
80-84	15	98,552
85-89	16	96,603
90 +	6	32,196
TOTAL	102	\$ 908,233